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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/483,666 | 01/14/2000 | Robert D. Wilson | BL01134-013 | 8672 |

8698 7590 07/08/2003
STANLEY & GILCREST LLP
495 METRO PLACE SOUTH
SUITE 210
DUBLIN, OH 43017

[REDACTED] EXAMINER

AKERS, GEOFFREY R

[REDACTED] ART UNIT [REDACTED] PAPER NUMBER

3624

DATE MAILED: 07/08/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

| | | |
|------------------------------|-------------------------------------|------------------------|
| Office Action Summary | Application 09/483666 | Applicant(s) Wilson |
| | Examiner Akers 9 | Art Unit 364 |
| | Confirmation No. <i>[Signature]</i> | |

- The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address -

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

Responsive to communication(s) filed on 6/16/03

This action is FINAL. This action is non-final.

Since this application is in condition for allowance except for the formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

Claim(s) 1-20 is/are pending in this application.

Of the above claim(s) _____ is/are withdrawn from consideration.

Claim(s) _____ is/are allowed.

Claim(s) 1-20 is/are rejected.

Claim(s) _____ is/are objected to.

Claim(s) _____ are subject to restriction or election requirement.

Application Papers

The proposed drawing correction, filed on _____ is approved or disapproved by the Examiner. If approved, corrected drawings are required in reply to this Office action.

The drawing(s) filed on _____ is/are accepted or objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

The specification is objected to by the Examiner.

The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119 (a)-(d) or (f).

All Some* None of the:

Certified copies of the priority documents have been received.

Certified copies of the priority documents have been received in Application No. _____.

Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received:

Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application). The translation of the foreign language provisional application has been received.

Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

Information Disclosure Statement(s), PTO-1449, Paper No(s) _____

Notice of References Cited, PTO-892

Notice of Draftsperson's Patent Drawing Review, PTO-948

Interview Summary, PTO-413

Notice of Informal Patent Application, PTO-152

Other _____

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DETAILED ACTION

Response to Request for Continued Examination(RCE)

1. This action is issued in reply to applicant's Amendment B(Paper #8) and Request for Continued Examination(Paper #7) both filed 6/16/03.
2. Claims 1-3 were amended. No additional claims were added; none were deleted.
3. Claims 1-20 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-20 are rejected under 35 USC 103(a) as unpatentable over Longfield(US Pat. No: 5,193,057) in view of George(US Pat. No: 5,946,668) and further in view of Bern(US Pat. No: 5,138,549).

6. Longfield discloses a system for providing a loan to a taxpayer comprising historical refund data, year to date income information, year to date expense information, a processor adapted to process the data and a loan provided to the taxpayer(Abstract)(Fig 1)(col 1 line 44-col 2 line 4)(Appendix 1). George teaches a system for funding a home investment trust wherein the tax refund is estimated in order to fund a home investment trust(col 1 lines 5-10)(col 1 line 48-col 2

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line 2)(Fig 1)(Fig 2)(Fig 3) and is done over time which produces a historical record(Abstract)(Fig 1B/14)(Fig 2B/37).Bern teaches trend analysis in the establishment of tax vouchers and the tracking of a depositor's deposit patterns(col 2 lines 16-34) and producing a paper trail of all tax deposits performed historically(col 5 lines 20-34)(Figs 1-7). Bern further teaches the storage of tax deposit information which may be accessed to provide historical data on tax liabilities(Abstract)(col 1 lines 6-15) and taxpayer habits(col 5 lines 3-33).It would have been obvious to one skilled in the art at the time of the invention to combine Longfield in view of George and further in view of Bern to teach the above. The motivation to combine Longfield in view of George is to teach the funding of a liability by a tax refund credit as enunciated by George(col 1 lines 8-10).Furthermore, the motivation to combine Longfield in view of George and further in view of Bern is to teach a documentation system for tax deposits and accounts of a taxpayer which can be used as historical data for trends as enunciated by Bern(col 5 lines 34-41) which may be used to estimate loanable funds based on anticipated refunds.

Conclusion

8. **THIS ACTION IS MADE NON-FINAL.**

9. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are

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unsuccessful, the primary examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA


July 2, 2003

DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER